

**AMENDMENTS TO THE CLAIMS**

Claims 1-8. (canceled)

Claim 9. (currently amended) A point transfer dealer system for electronic commerce in which a customer may obtain and redeem points based on services purchased from a plurality of service providers over an open network of customer terminals and service provider terminals, comprising:

a point issuing system connected to the open network for issuing points to the customer based on services purchased over the open network from the plurality of service providers; wherein points issued to the customer are managed in a point account;

a user certificate system connected to the open network for issuing certificates to authenticate the customer and the plurality of service providers;

a point redemption system connected to the open network, the point issuing system, and a financial network; the point redemption system issuing a common point ID for authenticating the customer based on the user certificates issued by the user certificate system; the point redemption system for redeeming points from the point account by sending a point transfer to the financial network;

a point account database connected to the point issuing system and the point redemption system for managing the point account; wherein the point account database contains a service provider table including service provider IDs, corresponding financial institution IDs and account numbers for said plurality of service providers and a point management table including customer information, a corresponding number of issued points, dates on which points were acquired; dates on which points will expire, service

provider IDs responsible for the issued points, and a redemption rate;

an electronic account book database connected to the point redemption system for storing information on the customer and the plurality of service providers; and

said financial network being connected to a customer account belonging to the customer, a plurality of service provider accounts corresponding to said plurality of service providers, a pool account for temporarily storing money from the plurality of service provider accounts to be transferred to the customer account during the point transfer, and a point transfer dealer account for transferring money from the pool account to the customer account across the financial network in response to the point transfer;

wherein communication over the financial network and between the customer, the point issuing system, and the point redemption system over the open network is encrypted.

Claims 10-13. (canceled)

Claim 14. (currently amended) A point transfer method of obtaining and redeeming points based on services a customer purchases from a plurality of service providers over an open network of customer terminals and service provider terminals, comprising the steps of:

a point issuing step of issuing points to the customer based on services purchased over the open network from the plurality of service providers; wherein points issued to the customer are managed in a point account stored in a point account database; wherein the point account database contains a service provider table including service provider IDs, corresponding financial institution IDs and account numbers for said plurality of

service providers and a point management table including customer information, a corresponding number of issued points, dates on which points were acquired; dates on which points will expire, service provider IDs responsible for the issued points, and a redemption rate;

an authentication step of authenticating the customer and the plurality of service providers by issuing user certificates;

a common point issuing step of issuing a common point ID for authenticating the customer based on the user certificates issued in the authentication step;

a point redemption step of redeeming points from the point account by sending a point transfer to a financial network; wherein information on the customer and the plurality of service providers is stored in an electronic account book database;

a temporary storing step of temporarily storing money in a pool account from a plurality of service provider accounts to be used for point transfers; and

a transfer step of transferring money across the financial network from the pool account to a customer account belonging to the customer in response to the point transfer;

wherein communication over the financial network and in the point issuing and point redemption steps are encrypted.

Claims 15-17. (canceled)